

## EQUALITY IMPACT ASSESSMENT AND ANALYSIS (EqIAA)

### Section 13A(1)(c)

## SECTION 1 - INTRODUCTION

This EqIAA considers the impact of the review of South Gloucestershire Council's Section 13A (1) (c) of the Local Government Finance Act 1992 (as inserted by Section 76 of the Local Government Act 2003) Policy. It gives the Council power to reduce the amount of Council Tax payable where it can be demonstrated by the liable person that they are suffering from financial hardship.

In cases of demonstrable financial hardship, a reduction in liability of up to 100% can be granted where the local authority is satisfied that the liable person of an empty domestic property has made their best efforts to sell or let the property and to levy a council tax charge would cause them exceptional financial hardship. The Council's decision is final in these matters and prospective applicants have no formal right of appeal.

South Gloucestershire Council's S13A(1)(c) policy has not been reviewed for a number of years and in light of recent challenges nationally, it is clear that the policy should be updated to reflect the current practice and case law.

## SECTION 2 – RESEARCH AND CONSULTATION CONDUCTED

Equality Impact Assessment and Analysis (EqIAA) is the process of finding out whether the council's 'Functions' (i.e. policies, procedures and practices) have a **differential impact** on different groups of people. It is about analysing actions/activities in relation to equality.

In the context of this EqIAA, this means finding out whether any groups of people would experience a differential impact based on the criteria detailed in the policy. This will be undertaken by assessing any issues emerging in relation to the current policy and any potential issues emerging as a result of the reviewed policy:-

The following table sets out the central eligibility criteria detailed within the revised policy and describes the equalities impacts in relation to each.

Eligibility Criteria	Equalities Impacts
<p>There must be evidence of financial hardship or personal circumstances that justify a reduction in council tax liability.</p>	<p>It is anticipated that the application of this criteria will result in a positive impact for applicants.</p> <p>It is particularly worthwhile noting that older people, disabled people and people from BAME groups are proportionately more likely to have lower incomes. Therefore this criterion has clear potential to deliver a positive impact, particularly for those individuals who require a discretionary relief under this policy.</p>
<p>The applicant's income and expenditure including unusual and/or avoidable expenditure including lifestyle choices – with our assistance where required.</p>	<p>There are no equalities impacts identified in relation to these criteria. These criteria are applied in relation to all applicants and provide the ability for the council to work with applicants on an individual basis, thus understanding personal situations and circumstances and meeting needs as required.</p>
<p>Whether there are exceptional circumstances that contribute to the financial hardship.</p>	
<p>The amount outstanding must not be the result of wilful refusal to pay or culpable neglect.</p>	
<p>The taxpayer does not have access to other assets that could be used toward their Council Tax.</p>	
<p>Whether the situation can be resolved by some other legitimate means.</p>	
<p>Whether an award will assist the applicant towards a position where they can pay their council tax within a reasonable timeframe without further recourse to this discount.</p>	
<p>Any social or health issues currently being faced by the resident and/or their immediate family</p> <p>The effect the situation is having on vulnerable members of the resident's family (e.g. the elderly, the young, the infirm etc.)</p> <p>Other evidence in support of an application (such as information from Doctors and/or Social Workers)</p> <p>Where applicable, what information/advice has been sought and obtained previously</p>	<p>It is anticipated that the application of this criteria will result in a positive impact for all applicants</p> <p>It is also noted that disabled people have been particularly affected in regard to welfare reform over recent years and the criteria set out within this policy seek to ensure the specific inclusion of these equalities-based considerations, thus resulting in a positive impact for disabled people and older people (the instance of disability increases with age) who require a discretionary relief under this policy.</p>
<p>The financial choices of the applicant and their household.</p>	<p>No negative or positive equalities impacts have been identified in relation to these criteria.</p>
<p>Whether there is a threat of court action in relation to council tax arrears.</p>	

## South Gloucestershire Census 2011 Population Information

The following data is inserted in order to show the population data in relation to the 3 protected Characteristic groups identified in the above table (namely Race, Disability and Age)

### Ethnicity

Group	Number	Percentage of Population
Asian/Asian British – Bangladeshi	238	0.1%
Asian/Asian British – Indian	2,699	1%
Asian/Asian British – Pakistani	698	0.3%
Asian/Asian British – Chinese	1,312	0.5%
Asian/Asian British – Other	1,493	0.6%
Black/African/Caribbean/Black British – African	987	0.4%
Black/African/Caribbean/Black British – Caribbean	980	0.4%
Black/African/Caribbean/Black British – Other	251	0.1%
Mixed/Multiple Ethnic Groups – White & Asian	1,016	0.4%
Mixed/Multiple Ethnic Groups – White & Black African	396	0.2%
Mixed/Multiple Ethnic Groups – White & Black Caribbean	1,516	0.6%
Mixed/Multiple Ethnic Groups – Other	739	0.3%
White – English/Welsh/Scottish/Northern Irish/British	241,611	91.9%
White – Irish	1,223	0.5%
White - Gypsy or Irish Traveller	271	0.1%
White – Other	6,469	2.5%
Other Ethnic Group - Arab	366	0.1%
Any Other ethnic group	502	0.2%

### Age

Age Group	Number	Percentage of Population
Age 0 to 4	15,925	6.06%
Age 5 to 7	8,967	3.41%
Age 8 to 9	5,641	2.15%
Age 10 to 14	15,858	6.04%
Age 15	3,539	1.35%
Age 16 to 17	6,958	2.65%
Age 18 to 19	7,102	2.70%
Age 20 to 24	15,458	5.88%
Age 25 to 29	15,606	5.94%
Age 30 to 44	53,974	20.54%
Age 45 to 59	53,582	20.39%
Age 60 to 64	15,748	5.99%
Age 65 to 74	24,040	9.15%
Age 75 to 84	14,835	5.65%
Age 85 to 89	3,648	1.39%
Age 90 and over	1,886	0.72%

### Disability

Disability/Day-to-day activities limited	Day-to-day activities limited to some extent
Number	40,914
Percentage of Population	15.60%

## SECTION 3 - IDENTIFICATION AND ANALYSIS OF EQUALITIES ISSUES AND IMPACTS

The following table provides an indication of impact and further explanation is also shown below.

Equality Group	Negative Impact	Positive Impact	No Impact	Unsure of Impact	Reason(s)
Women/Girls	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	No impact has been identified in relation to gender as there is no evidence that Males or Females are more or less likely to access this policy. The policy applies for all experiencing financial hardship.
Men/Boys	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Lesbians, gay men & bisexuals	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	No impact has been identified in relation to gender as there is no evidence that Males or Females are more or less likely to access this policy. The policy applies for all experiencing financial hardship.
Transgender people	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	No impact has been identified in relation to gender as there is no evidence that Males or Females are more or less likely to access this policy. The policy applies for all experiencing financial hardship.
White people (including Irish people)	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	This EqIAA has identified that the policy will have a positive impact on people from BAME groups generally as (based on national evidence) people from these groups are more likely to have low incomes and therefore potentially experience financial hardship.
Asian or Asian British people	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Black or Black British people	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
People of mixed heritage	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Chinese people	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Travellers (gypsy/Roma/Irish heritage)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
People from other ethnic groups	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<b>Disabled People:</b>					
Physical impairment	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	This EqIAA has identified that the policy will have a positive impact on disabled people as disabled people are more likely to have low incomes and therefore potentially experience financial hardship.
Sensory impairment	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Mental health condition,	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Learning disability/difficulty	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Long-standing illness or health condition	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Other health problems or impairments	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Older People	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	This EqIAA has identified that the policy will have a positive impact on older people generally as older people are more likely to have low incomes and therefore potentially experience financial hardship.
Children and Young People	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	There is no impact for children and young people.

Equality Group	Negative Impact	Positive Impact	No Impact	Unsure of Impact	Reason(s)
Faith Groups	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	No impact has been identified in relation to religion or belief as there is no evidence that there is a higher likelihood for people, based on religion or belief, to access this policy. The policy applies for all experiencing financial hardship.
Pregnancy & Maternity	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	No impact has been identified in relation to pregnancy & maternity as there is no evidence that there is a higher likelihood for people with this protected characteristic to access this policy. The policy applies for all experiencing financial hardship.
Marriage & Civil Partnership	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	No impact has been identified in relation to marriage & civil partnership as there is no evidence that there is a higher likelihood for people with this protected characteristic to access this policy. The policy applies for all experiencing financial hardship.

## SECTION 4 – EqIAA OUTCOME

Outcome	Response	Reason(s) and Justification
Outcome 1: No major change required.	<input checked="" type="checkbox"/>	The policy includes eligibility criteria. These eligibility criteria have been designed to ensure that all persons can access a reduction in the amount of Council Tax payable where it can be demonstrated by the liable person that they are suffering from financial hardship. In particular, the protected characteristics of Race, Disability and Age (namely older age) have been identified as areas which have been specifically considered and positive impact identified.
Outcome 2: Adjustments to remove barriers or to better promote equality have been identified.	<input type="checkbox"/>	
Outcome 3: Continue despite having identified potential for adverse impact or missed opportunities to promote equality.	<input type="checkbox"/>	
Outcome 4: Stop and rethink.	<input type="checkbox"/>	

## SECTION 5 – ACTIONS TO BE TAKEN AS A RESULT OF THIS EqIAA

We will continue to monitor the protected characteristics of applicants in order to gauge any trends in applications made.

As a result of the above monitoring, we will work with all relevant areas of the council as appropriate should any issues be identified.

## SECTION 6 – EVIDENCE INFORMING THIS EqIAA

Local Government Finance Act 1992

Local Government Act 2003

South Gloucestershire Census 2011 data

*Joseph Rowntree Foundation* programme paper: *Poverty and ethnicity. Inequality within ethnic groups.*

Lucinda Platt, May 2011. ISBN 978 1 85935 813 9

*Guy Parckar, Leonard Cheshire Disability, 2008.* Figures based on the 'relative poverty line' in the UK, which equates to living in a household with income of less than 60% of median national income. Recent estimates suggest that around 30% of disabled people live below this income line, compared to around 16% of non-disabled people.

*Age UK* - One in six pensioners (1.8 million or 16% of pensioners in the UK) live in poverty, defined as 60% of median income after housing costs. Pensioners are also the biggest group of people on the brink of poverty with 1.2 million on the edge. Women, those age 80 to 84, single people living alone, private tenants, and Pakistani and Bangladeshi people are at greater risk of pensioner poverty